allpay

Direct Debit Handbook

bacs approved bureau

DIRECT Debit

Welcome

to your Direct Debit Handbook

We are delighted that you have chosen to use our Direct Debit service. Here at allpay, our intention is to remove the hassle from your payment collection process.

We have developed this direct debit handbook as an easy, everyday guide, aiming to assist you with queries regarding the day-to-day operation of our service and to answer any general questions you may have about direct debits.

However, as always, if you cannot find the information you require in this guide, don't just sit there wondering...

Contact allpay's Direct Debit Department:

0844 557 8323

directdebits@allpay.net

Direct Debits, allpay Limited, Fortis et Fides,
Whitestone Business Park, Whitestone,
Hereford HR1 3SE

or go to our website

www.allpay.net/manuals

where you are able to download a more comprehensive guide to Webconnect, our online communication portal used to manage your direct debits

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The Benefits of allpay's Direct Debit Service

allpay can offer two options with regard to collecting your direct debits:

1. **allpay Direct Debit Service which is a paperless service whereby clients are allocated a unique allpay Service User Number (SUN); The benefit being that your own name appears on the customer's bank statements. This can help to reassure customers over the direct debit and also reduce queries directed towards both allpay and the client.**
2. **allpay Bureau Service can be offered to clients who have a registered Service User Number and ideally be paperless direct debit enabled. This is not an absolute requirement but allows the client to receive greater benefits of the direct debit service that allpay can provide.**

With our paperless Direct Debit system, set-up time is reduced.

You can take and process your customer's direct debit details immediately, instead of having to wait for the customer to sign and return a Direct Debit Instruction.

The possibility for error is minimised.

With modulus checking on our Webconnect system, account details are checked at the point of input. This enables you to correct any errors immediately.

Your customer's experience is enhanced.

Filling out a Direct Debit Instruction and remembering to post it can be inconvenient. allpay's system allows the Direct Debit Instruction to be set up over the phone or in person, without any additional paperwork, leaving the customer more satisfied. The full protection of the Direct Debit Guarantee is still enjoyed by every customer.

Direct Debits Explained

Direct debits are the most efficient and convenient way for you to collect regularly occurring payments from a large number of customers.

A direct debit is an instruction from a customer to their bank or building society authorising an organisation to collect varying amounts from their account, providing they have been given advance notice of collection amounts and dates.

Over 100,000 organisations use direct debits to collect a variety of regular and occasional bills including rents, utility payments, insurance, council tax, mortgages, loans and subscriptions. Indeed, the scheme brings significant cost savings to the payment industry.

Direct debits are the preferred method of payment for over 75% of the bill paying population and the volume of direct debits is growing each year.*

The Direct Debit Guarantee

Direct Debit is the only payment scheme that protects the interests of the Payer with a guarantee. The Direct Debit Guarantee provides assurance to the Payer that any monies debited in error will be immediately refunded by the Payer's bank.

allpay, as a Direct Debit Service User, is fully authorised by its sponsoring bank.

This should appear on all communications to Payers:

This Guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee

DIRECT Debit

This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits.

* If there are any changes to the amount, date or frequency of your Direct Debit the organisation will notify you (normally 10 working days) in advance of your account being debited or as otherwise agreed. If you request the organisation to collect a payment, confirmation of the amount and date will be given to you at the time of the request
* If an error is made in the payment of your Direct Debit, by the organisation or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - If you receive a refund you are not entitled to, you must pay it back when the organisation asks you to
* You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify the organisation.

*Source: www.bacs.co.uk/bacs/sitecollectiondocuments/dd%20intro.pdf

The Direct Debit Instruction (DDI)

The Direct Debit Instruction (DDI) is the method by which Service Users obtain the Payer's authority to debit their account. allpay's paperless service enables you to sign up your customers for direct debit collections by telephone or face to face, removing the need to get them to sign a paper DDI.

This information should be made available to all personnel setting up, amending or closing direct debits through Webconnect.

allpay encompasses the following sign-up methods:

Telephone

Your customer agrees to sign up for direct debit collections over the telephone by giving you their account details to enter into Webconnect, as you follow our script. In doing so, they will have completed their DDI.

(See Appendix 1 '**Webconnect**' & Appendix 2 '**Setting up a New Direct Debit**')

Face to Face

When your customer is signing up in person, you should offer them the option of completing a paper DDI. If, however, they agree to have their details entered immediately into a computer without actually signing the DDI, you may proceed with the DDI completion by following the script and related rules.

(See Appendix 1 '**Webconnect**' & Appendix 2 '**Setting up a New Direct Debit**')

Rejected Direct Debit Instructions

If the Direct Debit Instruction is rejected, you will be informed via Webconnect in the form of a text file, in order for you to contact the payer to arrange an alternative payment method. (See Appendix 1 '**Webconnect**')

This information should be made available to all personnel setting up, amending or closing direct debits through Webconnect.

If you wish to discuss further the reason for the DDI refusal, please do not hesitate to contact the Direct Debit team.

Dormancy

Once the last payment is collected the direct debit will go into a dormant state until closed by the customer, client, allpay or bank. However, the client can re-instate the direct debit so long as this is within the 13 month period, by simply modifying the direct debit. If the direct debit has been dormant for more than 13 months then the direct debit must be closed and a new direct debit set up.

Set-up Rules & Requirements

As an allpay client you must ensure that your staff follow the script provided by allpay on Webconnect for set-ups over the phone and face to face. This script has been approved by our sponsoring bank. The use of this script shall ensure that the Payer has clear information and is left in no doubt that they have agreed to pay by direct debit and have set up a Direct Debit Instruction (DDI). (See Appendix 2 **'Setting up a New Direct Debit'**)

Collection & Validation of Payer's Details

- **It is important for you, the client, to verify the identity of the Payer and their address, prior to the creation of any direct debits.**
- **It is also essential that you, the client, obtain from the Payer, details of their bank account including the sort code, account number and account name.**
- **You MUST confirm that the Payer is the only person to authorise debits from this account. This information will assist allpay in its compliance with the rules of our sponsoring bank before we can submit the Direct Debit Instruction (DDI) to the paying bank.**

N.B. IF THE CUSTOMER IS NOT THE ACCOUNT HOLDER AND THEREFORE NOT THE PAYER, OR MORE THAN ONE PERSON IS REQUIRED TO AUTHORISE DEBITS FROM THE ACCOUNT, A PAPER DDI MUST BE SENT TO THE PAYER(S) FOR COMPLETION. THE DIRECT DEBIT MUST NOT BE SET UP UNTIL THIS PAPER DDI, COMPLETED AND DULY AUTHORISED BY THE PAYER(S), HAS BEEN RECEIVED.

- **As you enter the Payer's account details into the allpay Webconnect system, either on the telephone or face to face with the Payer, our system will automatically perform a 'modulus check' on these details. This will enable you to correct any invalid information. (See Appendix 1 'Webconnect')**
- **During the sign up process, it is essential for you to confirm to the Payer:**
  1. **The first collection date**
  2. **The frequency of the direct debit set up**
  3. **The amount that will be taken**

N.B. IF AT ANY STAGE THE PAYER DOES NOT WISH TO PROCEED WITH THIS DIRECT DEBIT SIGN-UP PROCESS A PAPER DDI MUST BE SENT, UNLESS A PAYER WITHDRAWS FROM REQUESTING A DIRECT DEBIT PAYMENT COMPLETELY. AS ALWAYS, THE DIRECT DEBIT INSTRUCTION MUST NOT BE SET UP UNTIL A COMPLETED PAPER DDI, DULY AUTHORISED BY THE PAYER, HAS BEEN RECEIVED BY YOU, OUR CLIENT.

PLEASE FORWARD ALL PAPER DDI TO ALLPAY'S DIRECT DEBIT TEAM (CONTACT DETAILS AT THE FRONT OF THIS BOOKLET).

Confirmation of Payer Sign-up

allpay will issue the Payer with a written direct debit confirmation letter within 3 working days of sign-up. The letter will include the Payer's sort code, account number (the first 4 digits will be obfuscated), account name, Direct Debit Guarantee and reference number.

This confirmation letter incorporates the Advance Notice and will be received by the Payer no later than 10 working days prior to the first collection, i.e. in advance of the account being debited.

As the confirmation letter and the Advance Notice are incorporated as one, it also includes the amount to be debited, first collection date, frequency and advance notice period. (See Appendix 3 '**The Direct Debit Confirmation Letter**')

Payer's Records

For the protection of Payers, allpay will maintain archive records of all communications with the Payer, i.e. Direct Debit Confirmation Letter and Advance Notice.

N.B. PROOF OF DISPATCH OF A CONFIRMATION LETTER INCORPORATING ADVANCE NOTICE IS NOT PROOF OF RECEIPT BY THE PAYER.

We will maintain information for all your Payer's current records. This will cover information in respect of:

- **Creation of new Direct Debit Instructions**
- **Amendments and cancellations**
- **Records of amounts and dates of payments collected including identification of initial and final direct debits.**

The Collection Process

allpay's collection of direct debits from your Payers is administered in an accurate and timely manner. The collection process includes the preparing and handling of BACS submissions, the reconciliation of amendments, cancellations and advice on error recovery. This process starts when the Direct Debit Instruction (DDI) has been successfully lodged with the Payer's bank.

We will collect on the date requested by you or within three working days of the given date.

The BACS Cycle

BACS (**Bankers Automated Clearing Services**) is a scheme for the electronic processing of financial transactions. Direct debits are collected using the BACS system. BACS payments take three working days to clear; they are entered into the system on the first day, processed on the second day and cleared on the third day.

DAY 1 INPUT	DAY 2 INPUT	DAY 3 INPUT
allpay transmits automated data in accordance with the timetable laid down in the BACS User Manual	All data accepted is processed (the working day before the entry)	Direct debits and associated contra entries are debited/ credited to destination bank accounts on this day

allpay receives BACS generated reports daily providing information on processed, rejected, returned, amended and cancelled direct debits / DDI's.

Direct Debit Instruction Amendment & Cancellation

At any time, the Payer can choose to amend or cancel their direct debit by giving their bank branch authority. This will be effective immediately and we will receive this information here at allpay.

Paying Bank Generated

Having received notification from the Payer of a change to the Direct Debit Instruction (DDI), the paying bank will inform us here at allpay. This notification will either be issued manually or, more often, electronically using the Automated Direct Debit Amendment and Cancellation Service (ADDACS).

Amendments to the Direct Debit Instruction (DDI) may arise as a result of:

- **The cancellation of the DDI**
- **The transfer of the Payer's account to another branch of the same bank**
- **Cancellation of the DDI due to the Payer transferring their account to a branch of a different bank**
- **Written authorisation, from the Payer to their branch, of a change of details to their DDI, e.g. change of account name or number, within the same bank**
- **While not a permanent amendment to a DDI, the Payer may dispute the Advance Notice given which may result in a payment being suspended until the dispute has been resolved**
- **Any one of the other ADDACS reason codes shown in the table below:**

CODE	DAY 3 ENTRY
0	Instruction cancelled - Refer to Payer
1	Instruction cancelled by Payer
2	Payer deceased
3	Account transferred to a new bank or building society
B	Account closed
C	Account/Instruction transferred to a different branch of bank or building society
D	Advance Notice disputed
E	Instruction amended
R	Instruction re-instated (maximum two months from original DDI cancellation date)

Following advice from the Payer or paying bank that the Payer has closed the account or transferred to another bank, new account details must be obtained from the Payer. However, where the Service User has received advice from the bank with a reason code 3, quoting both old and new paying bank details, a new authority is not required.

allpay will automatically generate a standard letter following receipt of an amendment advice from the paying bank. In such circumstances, we may continue with this process providing the signed DDI is set up correctly.

Payer Generated

The Payer themselves may, alternatively, wish to advise allpay or you, our client, directly via written or oral cancellation of their DDI.

allpay will apply the changes and advise the Payer to notify their paying bank.

As always, if you have any further questions about a direct debit amendment or cancellation, contact a member of our Direct Debit team using the details at the front of this booklet.

Return of Unpaid Direct Debits

Unpaid direct debits are normally returned electronically by the paying banks, debited to allpay's account on day 5 or, in exceptional circumstances, day 6 of the cycle. Each returned record will, like an amendment or cancellation, include a 'reason code'. A negative cash file via Webconnect will inform you of this. It is then up to you to liaise with the Payer to arrange an alternative payment method.

Reasons for Return of Existing Direct Debit Instructions

A direct debit may be returned unpaid for a variety of reasons, detailed below with the appropriate reason codes:

REASON	MEANING OF RETURN CODE	RETURN CODE
a) The Payer's Bank is not in a position to pay the direct debit for some reason other than the exception below OR the service of a Garnishee Order or Arrestment on the Payer's account, his bankruptcy, or the appointment of a receiver to manage his affairs	REFER TO PAYER	0
b) The Instruction of the Payer has been cancelled by the Payer or the Payer's bank	INSTRUCTION CANCELLED	1
c) Payer deceased - instruction cancelled	PAYER DECEASED	2
d) The account of the Payer has been transferred to another bank	ACCOUNT TRANSFERRED	3
e) The Payer has disputed the Advance Notice given (disputed timing, amount or frequency) and has requested a single payment to be stopped	ADVANCE NOTICE DISPUTED	4
f) Account number is not recognised at the paying bank	NO ACCOUNT	5
g) No instruction held with paying bank	NO INSTRUCTION	6
h) The amount of the direct debit differs from the amount specified in any existing fixed instruction or Advance Notice to the Payer	AMOUNT DIFFERS	7
i) The date of debiting is in advance of the due date specified in any existing fixed instruction or Advance Notice to the Payer	AMOUNT NOT YET DUE	8
j) The date of the presentation is more than three working days after the due date specified in any existing fixed instruction or Advance Notice to the Payer	PRESENTATION OVERDUE	9
k) The identity of the Originator differs from that specified in the instruction	ORIGINATOR DIFFERS	A
l) Account closed. The Payer has closed their account for an unknown reason. (If direct debiting is to continue in such a case the Originator must obtain a new instruction.)	ACCOUNT CLOSED	B

Return of Unpaid Direct Debits
Continued...

Advice of Incorrect Details

Where the Payer's sort code and/or account number has not been correctly detailed on the direct debit payment, the paying bank may apply the payment and provide advice of the correct details to us here at allpay.

Reinstatement Advice

A Payer may request their paying bank to reinstate a DDI up to two months following cancellation.

Payer Cancellation of Contract Direct with allpay

Where a Payer has given advice directly to us here at allpay to cancel their contract, this will be taken as a cancellation advice for the Direct Debit Instruction (DDI). If a customer owes existing funds to you in respect of their contract, you must liaise directly with your customer to establish alternative methods of payment for outstanding funds.

Indemnities

Under the terms of the Direct Debit Guarantee, a Payer is entitled to an immediate refund if an error has been made either by allpay or the paying banks. This includes any errors relating to:

- **The payment due date and frequency**
- **The amounts to be paid**
- **Payments made after an instruction given to cancel a DDI.**

If the Payer approaches allpay or you, our client, directly regarding an error, we will, and we advise that you should, refer the Payer to the paying bank, or contact the paying bank, asking them to raise an Indemnity Claim.

N.B. PLEASE NOTE THAT ALLPAY ADVISES ITS CLIENTS NOT TO SETTLE A PAYMENT ERROR DIRECTLY WITH THE PAYER, AS THEY MAY STILL UTILISE THE INDEMNITY CLAIM VIA THEIR BANKS.

Applying Annual Increases

allpay will contact each of our clients at the beginning of the year to assist with the annual increase period and we will provide an electronic version of our 'Applying Annual Increases' booklet. This booklet will guide you through the process for requesting an Extract Report, detailing all of your current Direct Debit Instructions, making your amendments and submitting these amendments to us.

Client Responsibilities

PLEASE NOTE THAT IT IS THE RESPONSIBILITY OF YOU, OUR CLIENT, TO VERIFY YOUR CUSTOMER AND VALIDATE THEIR DETAILS, i.e. identity, account details, customer address.

PLEASE ALSO NOTE THAT YOU, OUR CLIENT, MUST CONSIDER THE WIDER REPUTATION ISSUES FOR THE SCHEME, PARTICULARLY WITH REGARD TO THE RISK OF FRAUD. THIS FORM OF DIRECT DEBIT MAY NOT BE SUITABLE FOR SOME TRANSACTIONS, e.g. high value payments.

Appendices

Appendix 1: Webconnect

Appendix 2: Setting up a New Direct Debit

Appendix 3: Modify an Existing Direct Debit

Appendix 4: Example: DD Confirmation Letter

Appendix 5: Example: DD Amendment Letter

Appendix 1

Webconnect

Webconnect is a secure web-based client communication portal developed and fully supported by allpay. In simple terms it is the system which you will use to communicate information to and from allpay.

Using Webconnect, you are able to use the Direct Debit Service to set up, manage and cancel your customers instructions and use the download file service to collect any payments made by your customers.

Your organisation will benefit from unlimited access to the Webconnect system.

Access to the Webconnect system is gained via a username and password. The nominated 'super user' in each organisation will grant each member of staff differing levels of functionality. Payment files are usually available by 10am each working day and are free to download. No additional hardware or software is required to begin using Webconnect.

FILE EXTENSION	FILE DESCRIPTION
.DD	Direct Debit Payment File
.DD	Unpaid Direct Debit File
.DIR	Information File
.ERR	Error File

Appendix 2

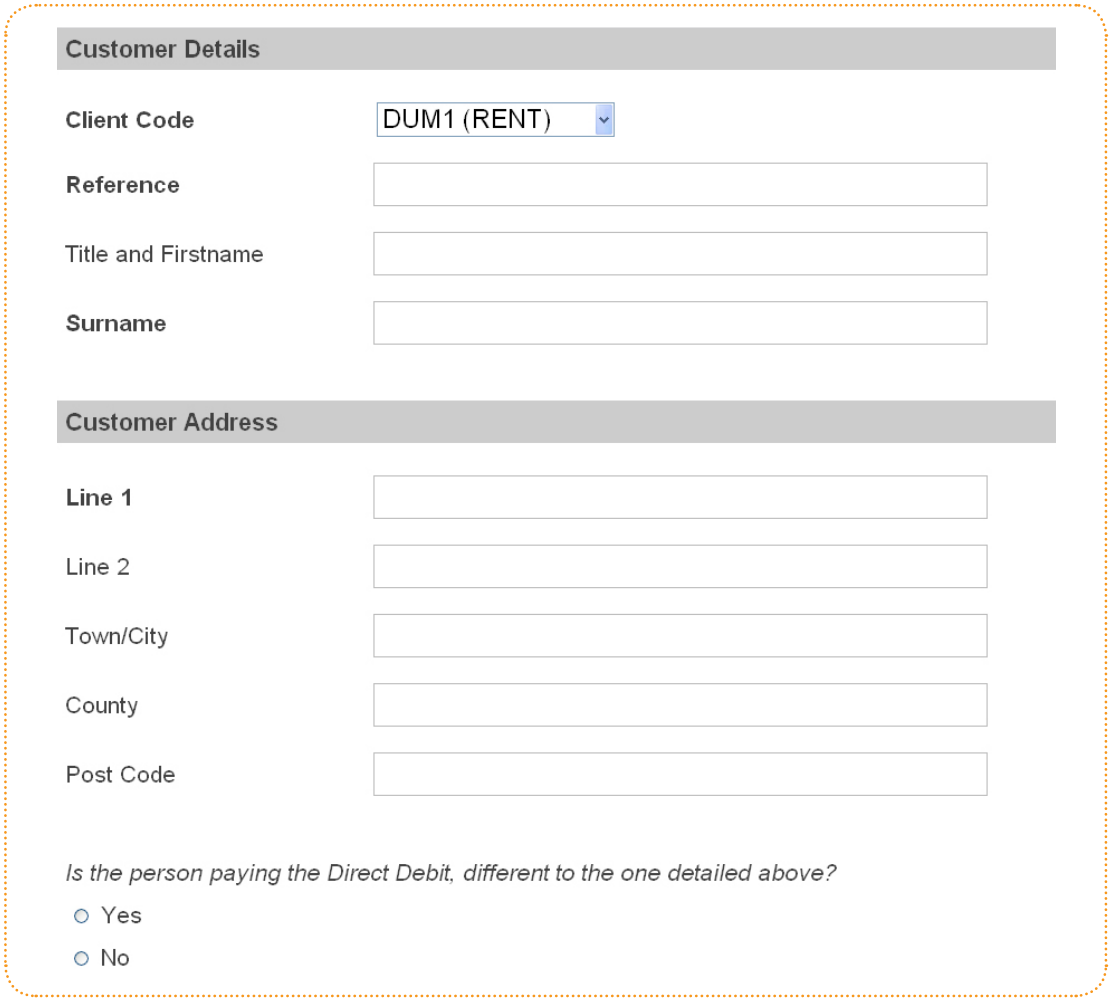
Setting up a New Direct Debit

- Log into Webconnect as the appropriate user
- Select New Paperless Direct Debit, each screen will guide you through setting up your direct debit by the use of prompts
- The paperless direct debit process encompasses eight steps.

Step 1:

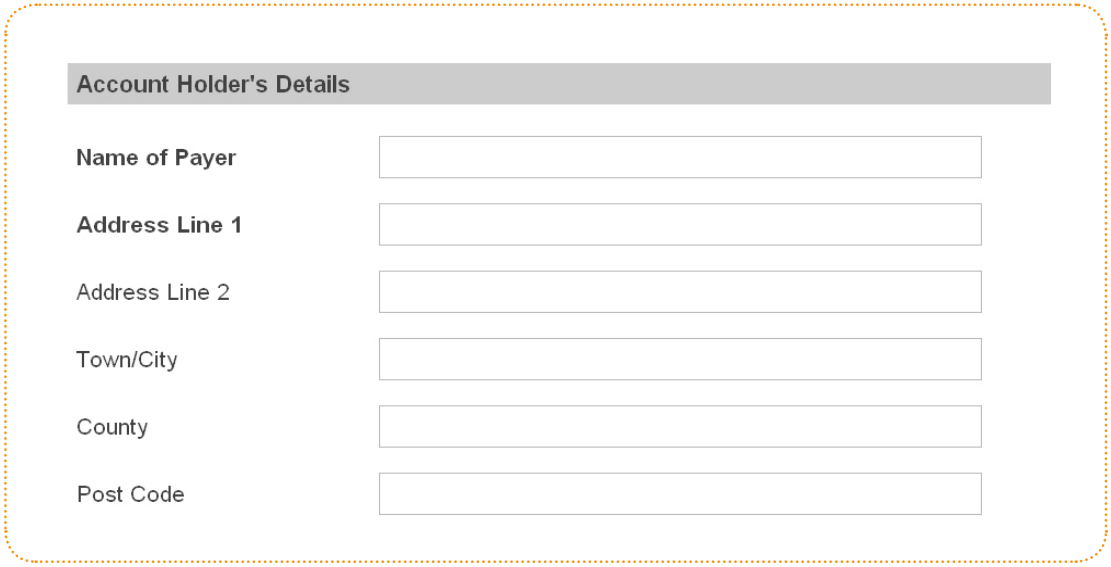
- Select the Client Code from the drop down list
- Enter your customer's payment reference
- Enter your customer's title and first name
- Enter your customer's surname
- Enter your customer's address. This is your customer's correspondence address. If your customer is paying the direct debit themselves the direct debit confirmation letter will be sent to this address

  Please enter the full address including postcode
- If your customer is paying the direct debit themselves select NEXT to proceed, if someone other than the customer is paying the direct debit select YES



Setting up a New Direct Debit
Continued...

- Enter payer's details

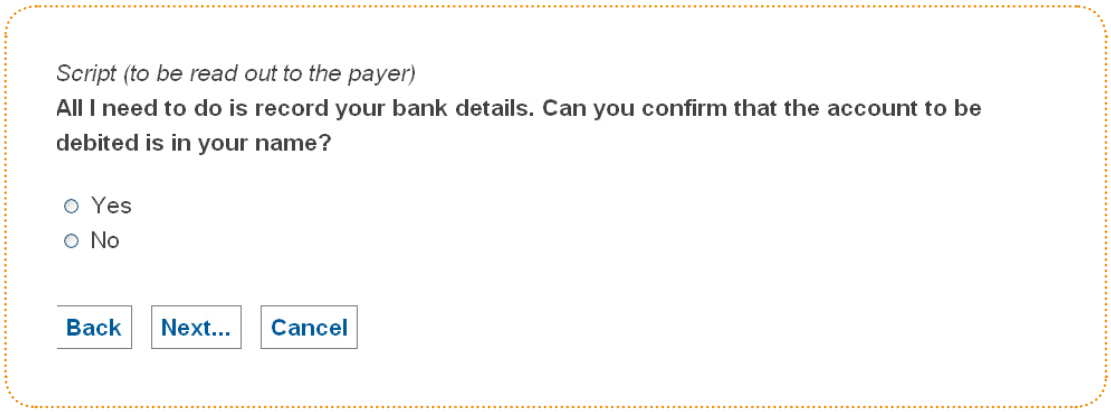


- As it is a person other than your customer paying the direct debit, the direct debit confirmation letter will be sent to this person/address

  Enter the full name and address of the payer, please include postcode.

Step 2:

- Confirm that you are speaking to the account holder and select YES to proceed. If you are not speaking to the account holder you cannot proceed unless you have authorisation from the account holder, for example power of attorney or written permission


Script (to be read out to the payer)
All I need to do is record your bank details. Can you confirm that the account to be debited is in your name?
Yes
No
Back
Next...
Cancel

- Enter the account holder's name, select NEXT to proceed.

Setting up a New Direct Debit
Continued...

Step 3:

- Next, confirm if the bank requires joint signatories to set up a direct debit on this account

Script (to be read out to the payer)

Are you the only person required to authorise debits on this account?

Tip

Only answer no if this is a joint account which require joint signatories to authorise.

- Yes
- No

Back | Next... | Cancel

- If the bank account does not require joint signatories select YES, followed by NEXT to proceed
- If the bank account requires joint signatories to authorise debits then select NO. By selecting no you will **not** be able to proceed with the setup

If you are entering the information from a returned paper DDI which has been signed by the account holder(s) or persons acting on their behalf, then you would proceed with the DDI completion by following the script. Once you get to Step 2 question 1 "Can you confirm that the account to be debited is in your name" as you have a signed DDI you can continue to set up the direct debit by stating YES which will allow you to continue. Please contact the Direct Debit team for further information.

Step 4:

- Enter the bank account number and the sort code.

Script (to be read out to the payer)

Can you tell me the account number and sort code?

Account Number

Sort Code

Back | Next... | Cancel

- Select NEXT to continue. The system will perform a modulus check on the bank details. If the account number or sort code is incorrect an error message will display. You will not be able to proceed until the correct details are entered.

Setting up a New Direct Debit
Continued...

Step 5:

- Next ask the Payer if they have used this account to make Direct Debit payments before

Script (to be read out to the payer)

Have you used this account to make Direct Debit payments before?

- Yes
- No

Back | Next... | Cancel

- Select NEXT to continue.

Step 6:

- Select the frequency of the payments

Script (to be read out to the payer)

How often would you like the payments to come out from your account?

Tip *(give examples, i.e. weekly, monthly?)*

Weekly | Fortnightly | Four Weekly | Monthly | Quarterly | Annually

- Select if the payment is going to be an ongoing or fixed payment

Is this direct debit going to be

- ongoing?
- fixed?

Total Number of Payments [ ]

Total number of payments is inclusive of first and subsequent payments entered above.

- Ongoing payments - the direct debit payments will be collected on an ongoing basis, until the direct debit is closed or amended
- Fixed number of payments - enter the number of payments you wish to collect

Once the last payment is collected the direct debit will go into a dormant state until closed by the customer, client or bank. If this direct debit is still open after 13 months the direct debit will be closed by allpay or your bank.

If the direct debit is dormant and prior to the 13 month cut off, the client can re-instate the direct debit by modifying it. Once past the 13 month period, however, the direct debit must be closed and a new direct debit set up either by contacting the customer or issuing a DDI which should be completed by the customer and set up through Webconnect.

Setting up a New Direct Debit
Continued...

Step 7:

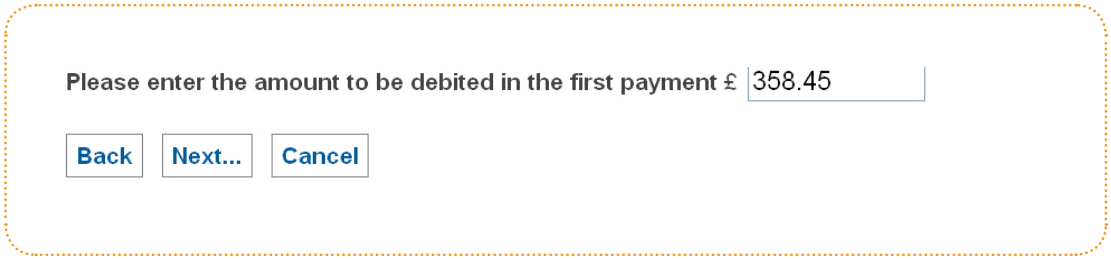
Collection Dates

allpay offers a complete range of collection dates which makes selection easy. However, we would recommend that the direct debit is set for dates between the 1st and the 28th for monthly direct debits to ensure a reliable monthly payment. If the direct debit is set up for the 29th, 30th or 31st of the month and the month does not contain those dates, allpay will collect on the next available working day.

- Using the calendar, select the date of the first collection. Dates displayed in blue are available, dates which are in grey cannot be selected from the calendar. Use the arrows to the left/right of the month/year to navigate to an alternative month

When would you like the first payment to come out of your account?
August 2011
>
Sun Mon Tue Wed Thu Fri Sat
1 2 3 4 5 6
7 8 9 10 11 12 13
14 15 16 17 18 19 20
21 22 23 24 25 26 27
28 29 30 31
26/08/2011
You have selected Friday 26th August 2011

- Enter the amount of the first collection



- Select NEXT to proceed.

Step 8:

- Using the calendar, enter the date you wish the next payment to be requested. This must be different from the first payment date to be requested. The calendar will display the earliest available collection date and will block out any dates which collections are not permitted.

Setting up a New Direct Debit
Continued...

- Enter the amount to be debited for **all** subsequent payments (if different from the initial payment)
- Select NEXT to proceed
  - The final step requres you to verify that the information entered into the system is correct.

Script (to be read out to the payer)

When would you like further payments to begin coming out of your account?

	August 2011					>
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

30/08/2011 You have selected Tuesday 30th August 2011

Please read the script out to the Payer. At the end of the script confirm that the bank account number and sort code are correct by selecting YES or NO.

Please enter the amount to be debited in subsequent payments (if different) £

352.01

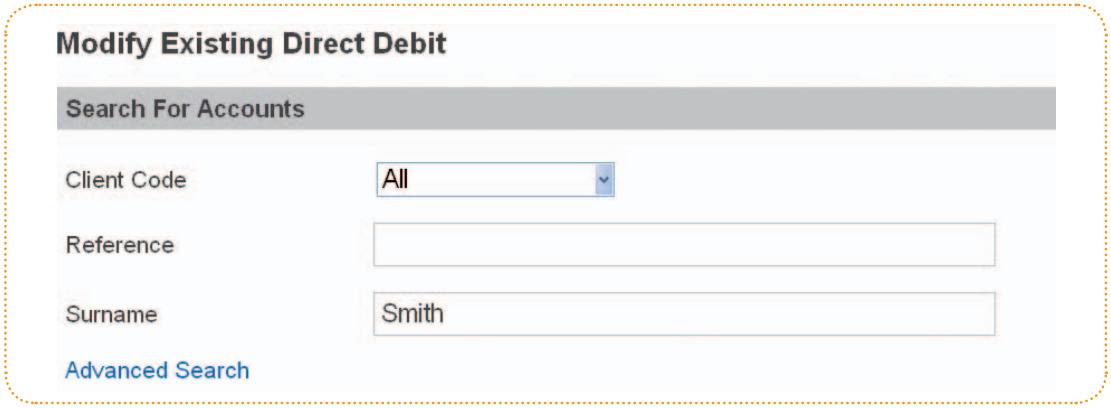
Back Next... Cancel

- If you wish to change any of the details use the BACK option to navigate through to the relevant step. This is the last opportunity you will have to make any changes before submitting the direct debit to allpay
- If you wish to abort, select CANCEL and the direct debit information will be deleted from the system
- To continue select NEXT and the instruction will be submitted to allpay. A confirmation page will display and generate an email which will be sent to the user who sent the order and optionally the administrator.

Appendix 3

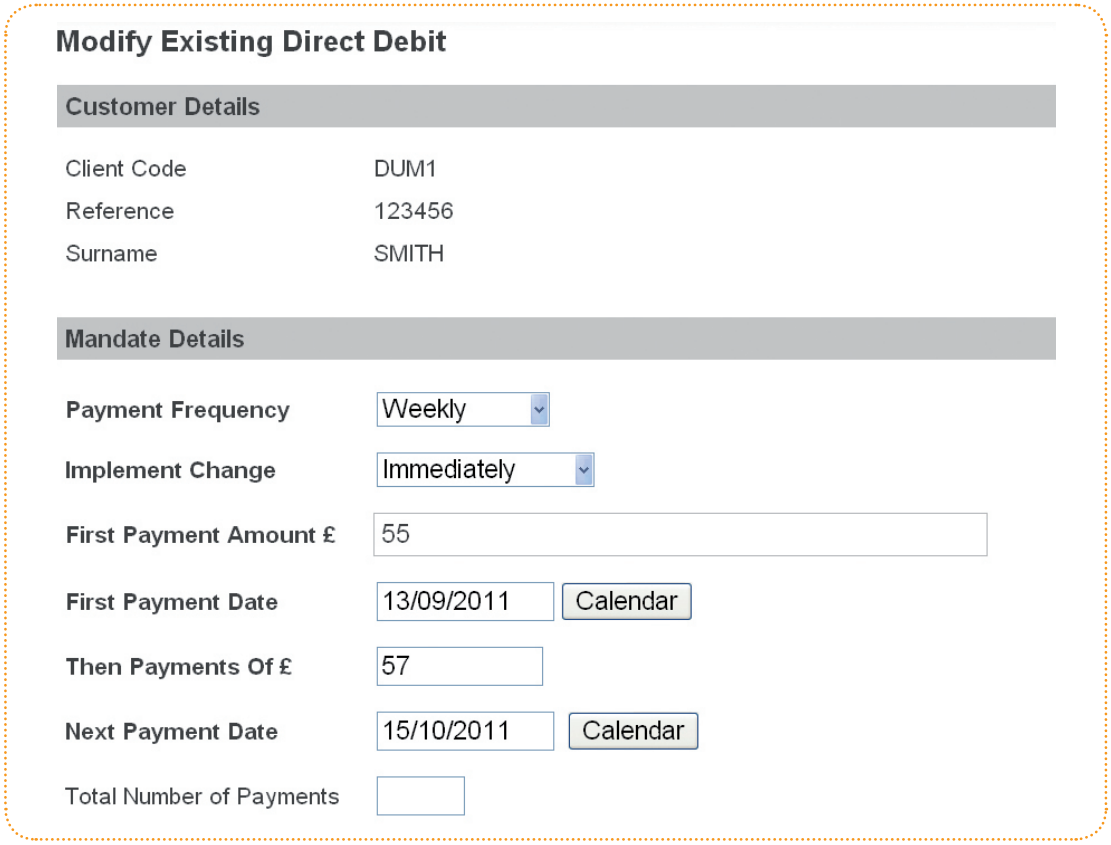
Modify an Existing Direct Debit

- Log into Webconnect as the appropriate user
- Select Modify Existing Direct Debit from the main menu
- Each screen will guide you through amending the direct debit by the use of prompts
- When performing a search it is advisable to search by reference number in the first instance, if no information can be found try using just the surname, again if you do not find the one you want then try both reference and surname.



- Once the search results page loads, on the bottom of this page you will have three options; Change Mandate, Change Address and Close Mandate. Make sure that you select the option you require

- You can now make the amendment to the existing direct debit



Modify an Existing Direct Debit
Continued...

- Choose the payment frequency required from the drop down box, this will automatically default to weekly before selection
- When the drop down box for Implement Change appears you will have two options: Immediate and Specified
  - **Immediate** - once you have entered the collection dates into Webconnect **no further payments will be collected until the first date entered**. This gives you the option to override all uncollected payments from the original instruction with those of the modified instruction
  - **Specified (Future)** - once you have entered the collection dates into Webconnect allpay **will continue to collect the old amount until the first date entered**. The specified change will not go onto the system until three working days before the first payments date

  NOTE: An immediate change does not override a specified (future). If you know that there is a specified change on the system that you no longer require please contact the Direct Debit team for further information.
- Complete the information by filling in the first payment amount and date, the second amount and date determines the future payments and dates to be collected. We recommend payment for the beginning of the month as the end of month dates differ
- Total number of payments - there is no need to populate this box unless you want to stipulate a number of payments to be collected. Once the last payment is collected the direct debit will go into dormant state until closed by the customer, client, allpay or bank. However, the client can re-instate the direct debit so long as this is within the 13 month period, by simply modifying the direct debit.

  Please remember you will require 12 working days to set up or make amendments through Webconnect. The only change that does not require 12 working days is an IMMEDIATE CLOSURE.

Request History

- All administrators and permitted users are able to view all requests (cards, direct debits and Uconnect messages) that have been recieved from your organisation via the Webconnect software
- You are able to cancel a request through Request History so long as it is still PENDING. If the request shows the status PROCESSED, this means the request has been processed by allpay and therefore cannot be cancelled by this procedure. Please contact the Direct Debit team for further information.

Appendix 4

The Direct Debit Confirmation Letter

A N EXAMPLE
Xxxxxxx Xxxx
Xxxxxxxxxx
Xxxxxxxx

XXXX XXX
1

Date: 29/07/2011

On behalf of: EXAMPLE COUNCIL TAX

Important: Advance Notice of Direct Debit

Dear Sir/Madam,

Thank you for arranging to make your payments by Direct Debit. allpay Limited has been appointed by Example Council Tax Ltd to collect your payments on their behalf. I hope that you have found this new way of arranging your Direct Debit payment convenient.

Please check that the information below, including your payment schedule, is correct. allpay Limited will collect payments on or immediately after the due date.

Account Name:	A N EXAMPLE	**Account Number:**	* * * * xxxx
Payment Frequency:	Monthly	**Sort Code:**	xx-xx-xx
First Payment Amount:	xx.xx	**Due Date:**	20/09/2011
Subsequent Payments:	xx.xx	**Next Due Date:**	20/10/2011

If any of the above details are incorrect, please contact Example Council Tax Ltd or alternatively call allpay Limited on 0844 557 8323.

However, if your details are correct you need do nothing and your Direct Debit will be processed as normal. You have the right to cancel your Direct Debit at any time. A copy of the Direct Debit guarantee is below.

For your information, the collections will be made using this reference;

Service User Number: **xxxxxx** Reference Number: **xxxxxxxxx** **Client Reference Number:** **xxxxxxxxx**

Once again, thank you for agreeing to pay by Direct Debit. We hope that you will find this to be a simple and effective method of payment.

Yours sincerely,

Claudia Cooper
Direct Debits Manager
allpay Limited

The Direct Debit Guarantee

This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits

* If there are any changes to the amount, date or frequency of your Direct Debit allpay on behalf of ***** Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request allpay on behalf of ***** Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request
* If an error is made in the payment of your Direct Debit by allpay on behalf of ***** Ltd or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - If you receive a refund you are not entitled to, you must pay it back when allpay on behalf of ***** Ltd asks you to
* You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.

allpay Ltd, Fortis et Fides, Whitestone Business Park, Hereford, HR1 3SE. Te: 0844 557 8323 Email: directdebits@allpay.net

Appendix 5

Amendment Letter

A N Example
44 Xxxxxxx Xxxx
Xxxxx
Xxxxxxxxxx
Xxxxxxxxxx
XXX XXX
3

Date: 29/07/2011

On behalf of: EXAMPLE COUNCIL TAX

Important: Advance Notice of a Change to your Direct Debit

Dear Sir/Madam,

Notification of a change to Direct Debit Payment, Due Date, Amount or Frequency.

With effect from the payment date shown below, Direct Debit payments due in respect of the following Direct Debit Instruction will now be for the amount shown and collected on or immediately after the due date.

Reference Number: **xxxxxxxxx** Client Reference: **xxxxxxxxx**

Account Name:	A N EXAMPLE		
Payment Frequency:	Monthly		
First Payment Amount:	xxx.xx	**Due Date:**	01/09/2011
Subsequent Payments:	xxx.xx	**Next Due Date:**	01/10/2011

Should you have any queries in respect of this notification, please contact Example Council Tax Ltd or alternatively call allpay Limited on 0844 557 8323 otherwise the Direct Debit collection will be amended as detailed above.

Yours sincerely,

Claudia Cooper
Direct Debits Manager
allpay Limited

The Direct Debit Guarantee

This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits

* If there are any changes to the amount, date or frequency of your Direct Debit allpay on behalf of ***** Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request allpay on behalf of ***** Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request
* If an error is made in the payment of your Direct Debit by allpay on behalf of ***** Ltd or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - If you receive a refund you are not entitled to, you must pay it back when allpay on behalf of ***** Ltd asks you to
* You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.

allpay Ltd, Fortis et Fides, Whitestone Business Park, Hereford, HR1 3SE. Te: 0844 557 8323 Email: directdebits@allpay.net

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